

Serial No. 10/068,542

57158.1001

Amendments to the Claims

1. (currently amended) A method ~~of~~ for effectuating an investment comprising:
receiving, by a processor, a request to complete an on-demand investment transaction in response to an action by a purchaser at a point-of-sale location;
retrieving identifying, by the processor, investment-preference information associated with the purchaser in response to receiving the request for the purchaser, and
~~completing the on-demand investment using the investment-preference information;~~
wherein the investment-preference information includes a predetermined dollar investment amount for the on-demand investment; and
causing, by the processor, funds relating to the predetermined dollar investment amount to be transferred to an investment account.

2. (canceled)

3. (canceled)

4. (currently amended) The method ~~of investment as claimed in claim 1,~~ further comprising ~~the step of temporarily accumulating the on-demand investment request~~ funds until a predetermined completion time.

5. (currently amended) The method ~~of investment as claimed in claim 1,~~ further comprising ~~the steps of:~~

Serial No. 10/068,542

57158.1001

comparing an investment total to a predetermined investment limit; and

canceling the on-demand investment request transfer of the funds if completion of the on-demand investment the transfer of funds will cause the investment total to exceed the a predetermined investment limit.

6. (currently amended) The method of investment as claimed in claim 1, further comprising the steps of:

comparing a primary-investment total to a primary-investment limit; and

determining a roll-over amount for the on-demand investment request based on

the primary investment total and the primary investment limit; and

causing funds equal to the roll-over amount to be transferred to a second

investment account.

7. (currently amended) The method of investment as claimed in claim 6, wherein said step of completing the on-demand investment transferring the funds comprises the step of adding the roll-over amount to a secondary-investment total.

8. (currently amended) The method of investment as claimed in claim 1, wherein the investment-preference information comprises an investment total and a predetermined investment limit.

Serial No. 10/068,542

57158.1001

9. (currently amended) A method ~~of~~ for effectuating an investment comprising the steps of:

~~associating a purchasing account with an investment account;~~

~~prompting a user, of the purchasing account during a point-of-sale transaction, to perform request that an on-demand investment transaction be performed during a point-of-sale purchase transaction;~~

~~receiving, by a processor, a request from the user; and~~

~~completing the on-demand investment transaction by contributing causing, by the processor, funds to be transferred to the an investment account, wherein the funds equal a predetermined dollar investment amount determined independently of a purchase amount determined during the point-of-sale transaction, upon receipt of a the request from the user.~~

10. (currently amended) The method as claimed in of claim 9, wherein ~~said step of completing the on-demand investment transaction is accomplished by using the purchasing account to contribute to the investment account~~ the funds are transferred to the investment account from a purchasing account of the user.

11. (currently amended) The method as claimed in of claim 9, wherein ~~said step of completing the on-demand investment transaction is accomplished by using a source other than the purchasing account to contribute to the investment account~~ the funds are transferred to the investment account from a source other than a purchasing account of the user.

Serial No. 10/068,542

57158.1001

12. (currently amended) The method of claim 1, further comprising:

receiving, from the purchaser at during the point-of-sale location transaction, a request to modify the predetermined dollar investment amount.

13. (previously presented) The method of claim 1, further comprising:

receiving a request to process a point-of-sale transaction, the request including information relating to a transaction amount; and

adding the predetermined dollar investment amount to the transaction amount, during processing of the point-of-sale transaction.

14. (withdrawn) A method of investing, comprising:

receiving a request from a user to make an investment in a first investment account, wherein the first investment account is designated by the user as a primary investment account;

determining whether making the investment in the first investment account violates at least one predetermined rule relating to the first investment account; and

automatically contributing at least a portion of the investment into a second investment account designated by the user as a secondary investment account, if making the investment in the first investment account violates said at least one predetermined rule.

15. (withdrawn) The method of claim 14, further comprising:

Serial No. 10/068,542

57158.1001

accessing information received from a user for designating the first investment account as primary and the second investment account as secondary.

16. (withdrawn) The method of claim 15 wherein the first investment account is managed by a first investment provider and the second investment account is managed by a second investment provider.

17. (withdrawn) The method of claim 14, wherein the predetermined rule is a maximum account value.

18. (withdrawn) The method of claim 14, wherein the predetermined rule is a maximum contribution amount.

19. (withdrawn) The method of claim 14, wherein the predetermined rule is violated if making the investment in the first investment account fails.

20. (withdrawn) The method of claim 19, further comprising:
contributing at least a portion of the investment into the first investment account,
if making the investment in the first investment account does not violate said at least one predetermined rule.

Serial No. 10/068,542

57158.1001

21. (withdrawn - currently amended) A method of investing, comprising:

receiving a request to make an investment, wherein the request is received from a purchaser at a point-of-sale location;

identifying investment-preference information associated with the request, wherein the investment-preference information relating to includes a first investment choice and a second investment choice, wherein the first investment choice and the second investment choice are being designated by the user, and a predetermined dollar investment amount for the on-demand investment, the predetermined dollar investment amount being determined independently of a purchase amount determined at the point-of-sale location;

attempting to fulfill the request by attempting to contribute the predetermined dollar investment amount ~~investment contribution amount~~ to the first investment choice; and automatically contributing at least a portion of the predetermined dollar investment amount ~~investment contribution amount~~ to the second investment choice, if the attempting to contribute the predetermined dollar investment amount ~~investment contribution amount~~ to the first investment choice fails.

22. (withdrawn - currently amended) The method of claim 21, wherein said attempting to contribute the predetermined dollar investment amount ~~investment contribution amount~~ to the first investment choice fails when contributing the predetermined dollar investment amount ~~investment contribution~~ to the first investment choice causes a maximum contribution total amount associated with the first investment choice to be exceeded.

Serial No. 10/068,542

57158.1001

23. (withdrawn) The method of claim 21, wherein the identified investment-preference information is received from a card used by the purchaser to effectuate purchases.

24. (withdrawn) The method of claim 23, wherein the card is at least one of: a credit card, a debit card, smart card and stored value card.

25. (withdrawn) The method of claim 23, wherein the card includes a microprocessor which stores the investment-preference information.

26. (withdrawn - currently amended) The method of claim 23, wherein the card includes a microprocessor which stores information relating to funds available in at least one of the first investment choice account or the second investment choice account.

27. (withdrawn) The method of claim 21, wherein the investment preference information further includes at least one of the following: investment account identification information, investment account balances, investment account contribution limits, purchaser investment choices, and fixed transaction amounts.

28. (withdrawn) A method of investing, comprising:
receiving a request to make an investment, wherein the request is generated by a purchaser at a point-of-sale location, and wherein the request includes investment amount information relating to an investment contribution amount;

Serial No. 10/068,542

57158.1001

identifying investment-preference information associated with the request, the investment-preference information relating to a first investment choice and a second investment choice, wherein the first investment choice and the second investment choice are designated by the user;

determining whether a total amount of the first investment choice including the investment contribution amount is greater than a predetermined maximum amount; and

contributing at least a portion of the investment contribution amount to the second investment choice, when the total amount of the first investment choice is greater than the predetermined amount.

29. (new) The method of claim 1, further comprising:

identifying investment-preference information associated with the request, wherein the investment-preference information includes a first investment choice and a second investment choice, the first investment choice and the second investment choice being designated by the user;

attempting to fulfill the request by attempting to contribute the predetermined dollar investment amount to the first investment choice; and

automatically contributing at least a portion of the predetermined dollar investment amount to the second investment choice, if the attempting to contribute the predetermined dollar investment amount to the first investment choice fails.